



Table of Contents

Open Enrollment	1-3
Updates to Plan C & HSA	4
HealthQuest	5-7



Non State Employee Plan Year 2014 Open Enrollment

Open Enrollment is here!
October 1—October 31, 2013

Every fall like clockwork – school starts, football kicks off, and Open Enrollment gets under way. For all non state employer group (NSE) employees, the only way to enroll in or make changes to their health benefits for PY 2014 will be through the Internet, using the **Kansas employee eligibility portal**.

KANSAS EMPLOYEE ELIGIBILITY PORTAL

Employees who wish to make changes to their SEHP benefits for PY 2014 must complete their open enrollment elections online using any computer with Internet access – at work, home, or at most public libraries. Starting **October 1, 2013**, all NSE employees can go to the Kansas employee eligibility portal at:

www.hrissuite.com

Prior to completing your online open enrollment you should review all your SEHP Open Enrollment 2014 materials to become familiar with your options. This includes your “2014 Choose Your Health Benefits” booklet and the Health Plan Comparison Chart. In addition you should read the SEHP NSE Employee Guidebook available online at: <http://www.kdheks.gov/hcf/sehp/NSEGroup/NSEGroup-EEGuide.pdf>.

As a non state employer group employee, you must go to the new Open Enrollment website to:

1. Verify your online account. In order to verify your account, you will need to log in with your social security number, date of birth and your Kansas employee ID. Your HR officer will be providing you with your KS employee ID in case you do not have it.
2. Review your contact information. Once logged in, you will be asked to verify or provide your current mailing address, contact phone number and email address. These three items are required to complete your open enrollment.
3. Review current family members in the portal’s family roster.
4. Review your current SEHP enrollment elections.
5. Make health plan coverage changes including adding or dropping your coverage, adding or dropping dependents, electing voluntary vision coverage or changing pretax payment status.
6. Receive a Benefits Confirmation Statement for your 2014 elections.

Continued →

Plan Year 2014 Open Enrollment

Please remember to print any changes that you make online for your own records.

Benefit confirmation statements will be emailed directly to the email address you logged in with each time you save an election in the portal. Your final elections for 2014 will be whatever is reflected in the portal at the end of the day October 31, 2013. If you request to add dependents to your coverage for 2014, appropriate dependent documentation must be submitted to your Human Resources representative by **Friday, October 31, 2013**. If the documentation is not received, your dependents will not be added to your coverage in 2014.

October 1– 31, 2013, if you experience any trouble using the Open Enrollment website, call the **Help Desk** at: **1-800-832-5337 (Toll free)**. The Help Desk is open Mon-Fri (7 AM to 7 PM) and Sat-Sun (9 AM to 2 PM) Central Time.

After hours please e-mail: techsupport@hrissuite.com. Include your name, phone number, Kansas employee ID number and an explanation of your issue, and we will troubleshoot your issue and contact you within 24 hours with a resolution.

What's New this Year?

For Plan Year 2014, NSE Employees will see very few changes with Health Plans A, B & C. Some of these highlights are listed below.

1. Plan Design Changes for 2014.

Removal of the dollar limit on durable medical equipment. Preventative care adjustments include Well Woman Care, coverage for OTC contraceptives if prescribed, coverage for BRCA gene testing for breast cancer, and more.

2. Prescription Drug Coverage—Plans A & B.

Non preferred drugs will be counted toward meeting the coinsurance maximums in PY 2014. Coinsurance maximums will change to the following: individual is increased to \$2,750, family will be set at \$5,500.

3. New Benefits.

Autism Spectrum Disorder coverage is now a permanent benefit. Coverage for bariatric service is covered for qualified patients. Details are in the benefit description booklets.



Plan Year 2014 Open Enrollment

Qualifying Events in November & December

If you are expecting a baby or planning to be married during November or December 2013, you should complete Open Enrollment during the October 2013 Open Enrollment period based on your current coverage level. Following the birth or marriage, a Change Request should be completed on your behalf by your HR within 31 days of the event, making only the appropriate coverage level change. You should indicate to your HR whether you wish to have this coverage change carry over into 2014, or whether you would like to keep the Open Enrollment elections you made during October.

NOTE: If you do not inform your HR that you would like to change your PY 2014 Open Enrollment elections due to the addition of a new dependent, your original PY 2014 Open Enrollment elections may revert back to a coverage level that does not include the new dependent. You should check your insurance cards and paycheck at the beginning of the year to ensure all eligible dependents' coverage.



Retiring during or after Open Enrollment

If you are retiring between now and the end of the year and want to make an Open Enrollment change under the SEHP, you should contact our Direct Bill Specialists in SEHP Membership Services at (785) 296-1715 or toll free 866-541-7100 for assistance. At your time of retirement, you will be offered Direct Bill coverage, but federal law requires that the SEHP also offer COBRA continuation coverage. You must choose one or the other—you cannot have both. Please consult your Human Resources representative for additional information.

Social Security Numbers

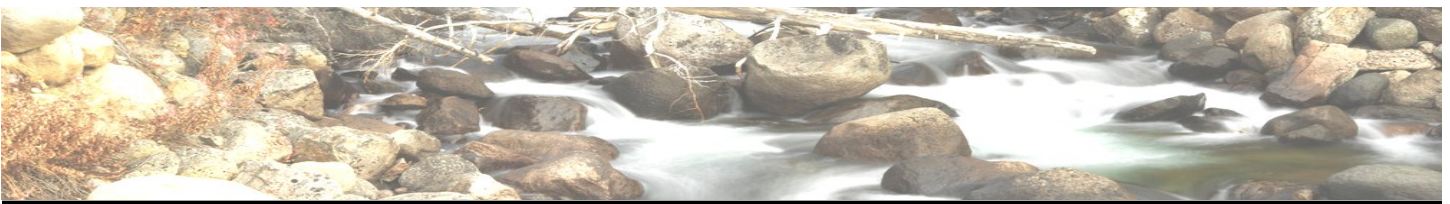
According to Section 111 of the Federal Medicare, Medicaid, and SCHIP Extension Act of 2007 (the "Act"), group health plans are required to report eligibility information to the Centers for Medicare and Medicaid Services (CMS) for purposes of coordination of benefits. To satisfy the mandate, the SEHP is required to obtain valid Social Security Numbers (SSNs), Medicare Health Insurance Claim Number (HICN) or Individual Taxpayer Identification Number (ITIN) [for non-resident alien individuals] for all members and their eligible dependents. Dependents include a spouse and other family members eligible to be covered by health plan benefits.

If the SSN or ITIN is not provided to SEHP Membership Services, the dependent may be removed from the SEHP. A copy of the SSN or ITIN card can be provided as documentation. Valid SSNs, ITINs will be required during annual Open Enrollment for any newly added dependents. If the information is not provided during Open Enrollment the dependents will not be added to the SEHP in the following plan year. For further information, please contact your HR Representative.



Plan C & HSA Announcements for PY 2014

- 1) US Bank will continue to be the HSA Bank for 2014. Members who enroll in Plan C for the first time in 2014 will receive information in the mail from US Bank regarding the specific details of your account (website, account number, fees, investment options, etc.) as well as other features and information related to your new HSA.
***Note:** For those enrolling in Plan C for the first time in 2014, it is very important to activate your HSA debit card, log into your HSA, and accept the Terms and Conditions of the account as soon as you can. This will prevent your account from being suspended and funds not being accessible.
- 2) The IRS annual contribution limit will be increasing for 2014. For those with Employee Only coverage the annual maximum contribution limit will increase from \$3,250.00 to \$3,300.00. For those with Employee + Dependent coverage the annual contribution limit will increase from \$6,450.00 to \$6,550.00. The annual contribution limit includes both the employer and employee contributions.
- 3) For member's who currently have a Health Care FSA, but wish to enroll in Plan C with an HSA for 2014, your FSA **MUST** have a zero balance by the end of business on December 31st in order to contribute and receive Employer contributions to your Health Savings Account.



HealthQuest Programs

HealthQuest Rewards Program Kicks off New Year

The Rewards Program is an incentive program designed to help you adopt and maintain healthy behaviors as a lifestyle. It aims to increase your awareness of your own health status and provide the education and resources to help you stay healthy, get healthy and live better. A \$480 incentive discount is awarded to participants who complete the rewards program. HealthQuest began a new program year on August 1, 2013, that runs through July 31, 2014. This means employees can now begin earning credits toward a discount on their 2015 health insurance premium!

♦ Who is Eligible?

Employees enrolled in the medical portion of the State Employee Health Plan (SEHP).

♦ What can I Earn?

Each eligible employee can earn an annual \$480 incentive discount on their health insurance premiums for 2015.

♦ When can I Start?

The earning period for the 2015 premium incentive discount is August 1, 2013, through July 31, 2014.

♦ How Does it Work?

Earning your premium incentive discount is as easy as 1, 2, 3! →



Complete a Biometric Screening (through onsite event, physician visit or at-home kit)

Complete the required Health Assessment Questionnaire

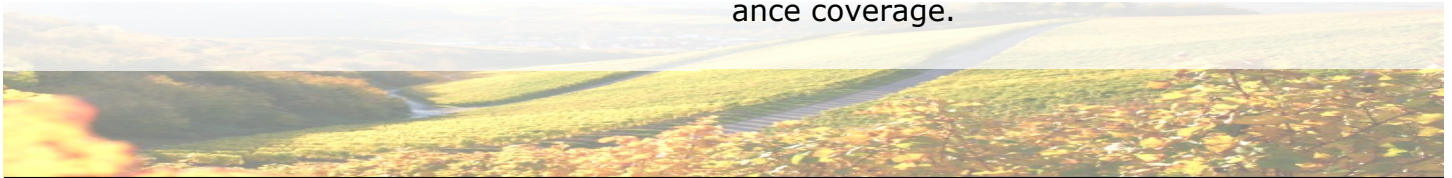


Earn an additional 20 credits

From August 1, 2013, through July 31, 2014, employees enrolled in the medical portion of the SEHP have an opportunity to earn credits by participating in wellness activities offered through HealthQuest. Those who complete a health assessment questionnaire, worth 10 credits and earn an additional 20 credits by July 31, 2014, will receive an incentive. The incentive is an annual discount of \$480 on their health plan premium for Plan Year 2015. Employees may select from a wide variety of online, telephonic and in-person programs to earn credits for the HealthQuest Rewards Program. For full details, visit: www.kdheks.gov/hcf/healthquest/rewards.html.

Login to your account on the wellness portal at www.KansasHealthQuest.com to get started today!

The HealthQuest Rewards Program is optional and employees are not required to participate in order to be covered under the SEHP. There is no additional cost added to an employee's premium for not participating, but they will be paying the non-incentive rate for their insurance coverage.



HealthQuest Receives 2013 Next Practice Award

The State Employee Health Plan (SEHP) and its HealthQuest wellness program were recognized by Dee Edington, PhD, founder and chairman of Edington Associates, LCC, for innovative measures to increase the number of state employees taking an active role in their health awareness and improvement. Those measures included launching the HealthQuest Rewards Program in which employees can qualify for a \$480 annual premium incentive discount.



The 2013 Edington Next Practice Award recognizes organizations that are actively engaged in the pursuit of a healthy, high-performing workforce and seeks to recognize the best, newest thinking. The State of Kansas earned the top post in the Recognition and Rewards category. "The awards specifically acknowledge companies that demonstrate unique approaches to improving the well-being of workplaces and employees and excel in innovation and initiatives," said Dr. Edington.

"We are honored to receive the Edington Next Practice Award. Along with the Health Care Commission, we understand the importance of reinforcing a culture of health among employee groups. The HealthQuest incentives are aligned with our agency's mission to improve the health of Kansans," said Kari Bruffett, KDHE Health Care Finance Division Director.

"Improving the health of the plan members will help reduce the number and severity of health insurance claims and will result in financial savings for the plan and the employees."

"For plan year 2013, 75 percent of State and non-State employees took an important step toward making their health a priority in their life by participating in the HealthQuest Rewards Program and earned the premium incentive discount," said Mike Michael, SEHP Director. "A recent analysis indicated that the risk-adjusted costs of those participating in the program were 15 percent lower than the risk-adjusted costs of those who did not participate. That equates to an approximately \$3.7 million savings in medical costs for the plan."





Daily Stress Takes a Toll

Are you stressed out? Do the little every-day irritations like traffic jams and long waits at the supermarket make you flip out? *Relax.* They may seem harmless now, but a recent study found they can take a toll down the road.

Researchers at the University of California in Irvine wanted to gauge the effect of daily stress on long-term mental health. So they reviewed data on 711 men and women, ages 25 to 74, enrolled in national studies looking at how they handle daily emotional stressors. Things like arguments with a spouse or partner, work conflicts, standing in long lines and sitting in traffic.

The findings, published in *Psychological Science*, revealed participants who routinely lost their cool were more likely than their calmer colleagues to have anxiety or mood disorders 10 years later.

"How we manage daily emotions matters to our overall mental health," said lead study author Susan Charles, a professor of psychology and social behavior.

"We're so focused on long-term goals that we don't see the importance of regulating our emotions. Changing how you respond to stress and how you think about stressful situations is as important as maintaining a healthy diet and exercise routine."

Her advice: It's important not to let everyday problems ruin your day. Try to keep things in perspective. Stuck in traffic? Listen to music — and chill. Angry at your boss or partner? Take a few deep breaths — and calm down. Worried about a deadline? Take a break. Exercise. Nap. Get some fresh air. You'll feel better, and the ideas will flow.

Meditation, yoga, getting enough sleep and **Health Coaching or the Stress Relief Healthy Living Program** can help, too.

When you enroll in Health Coaching, your personal coach will talk with you about simple ways you can reduce stress at home and work. With less stress, you'll feel more relaxed and more in charge of your life. Best of all, you can talk with your health coach one-on-one via phone, online chat and email—whichever is most convenient for you. It's free and confidential. Enroll now to get started.

Call 1-888-275-1205, Option 4 or enroll online for Health Coaching or the Stress Relief Healthy Living Program at www.KansasHealthQuest.com